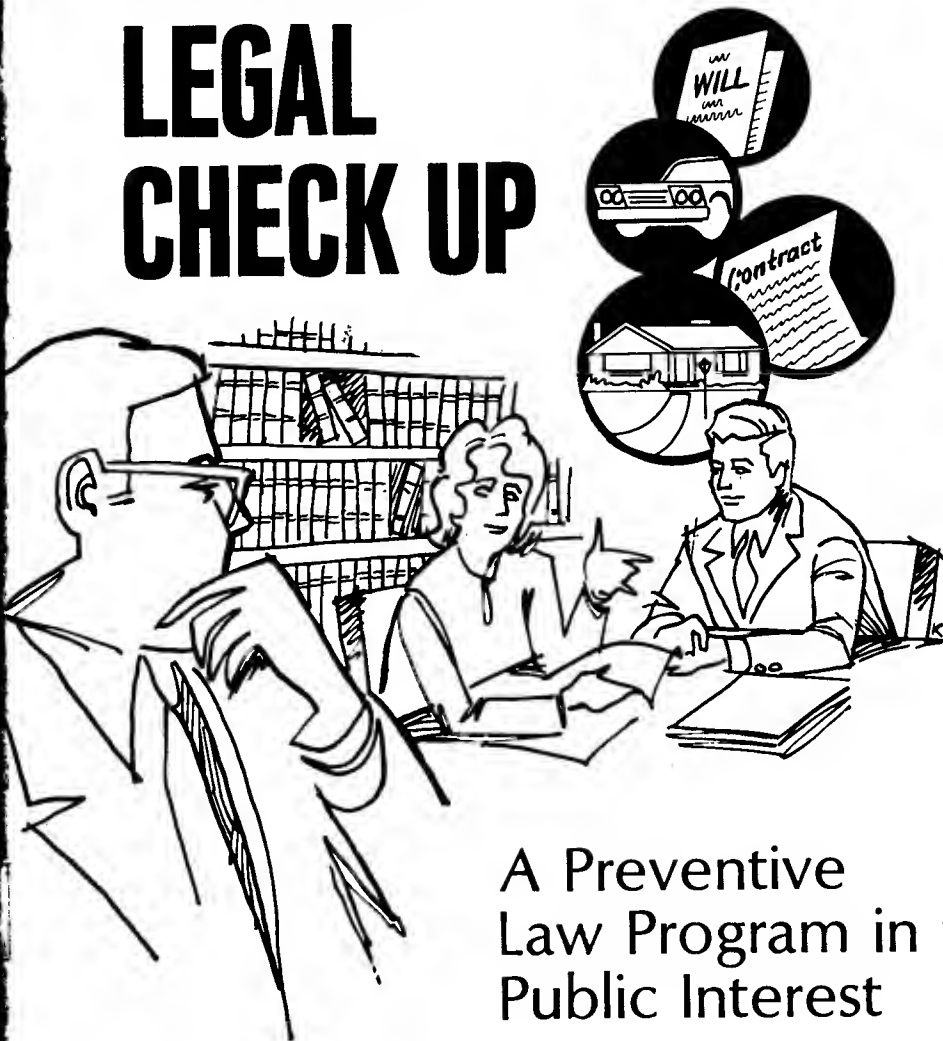


ANNUAL LEGAL CHECK UP



A Preventive
Law Program in the
Public Interest

for

AN OUNCE OF PREVENTION...

Far too many people never see the inside of a lawyer's office. When they do, their problems have usually magnified to such an extent that no amount of legal advice or action will keep them out of the courts.

Worse yet, they may learn to their dismay that they have lost thousands of dollars through ignorance of the law — money which might have been saved by a few dollars spent on sound legal advice. Public apathy to personal legal affairs annually takes millions of dollars from the pocketbooks and savings of the American public. In the meantime, our negligent citizens must wait and suffer the anguish of legal entanglements that oftentimes are completely unnecessary and avoidable.

Today most, if not all, of us have become familiar with and have accepted the value of preventive measures in such programs as public health, annual physical and dental checkups and the like — recognizing that they often can head off major problems and illnesses that can mean catastrophic costs.

But how many of us give similar forethought and planning to our legal condition as we go about our daily lives, signing papers, entering into verbal and written contracts, buying, selling or leasing property, getting married, furnishing our homes, trying to collect money due us, starting or dissolving a business — or even building a nest egg to provide for our families if something should happen to the breadwinner?

The adage that "an ounce of prevention is worth a pound of cure" is just as applicable in law as it is in medicine.

Every passing day sees changes in laws, rules and regulations. Yesterday's procedures may be obsolete today. Easily avoidable mistakes can be very costly, both in frustration and in plain hard cash. Even if you don't need a lawyer on a continuing basis — you do need up-to-date legal advice.

Surveys have shown that clients would like to get much more from lawyers than they are getting. They wanted to hold their lawyers responsible for all their legal troubles, even including those they did not tell them about. How then, could lawyers best service the whole client?

One answer, judging from the satisfaction of those in Virginia and elsewhere who have experienced its benefits, is an Annual Legal Checkup, the legal equivalent of the medical "physical examination." It is designed to provide you with an analysis of your legal condition. It puts your lawyer in a position to advise you not only on those problems for which you ask attention — but on those legal needs which the checkup will also reveal to a trained mind.

Once a year in the attorney's office, you and your attorney sit down together and go over the activities of the past 12 months. Your lawyer records, or adds to, an abstract of your legal history, including personal affairs, business affairs, and other relevant matters.

The completed history is then reviewed and analyzed critically from the legal point of view, and your lawyer makes recommendations to you concerning your affairs: suggesting ways of minimizing your taxes, providing more adequate security from liability, or complying more advantageously with federal, state and local rules and regulations and other aspects of legal life affecting you and your family. A lawyer is bound by a professional and ethical oath to keep your affairs confidential.

Such checkups need not be expensive, either. Ask your lawyer what the fee will be before you have the checkup. If it discloses a need for further legal service, it's up to you whether you wish to have the lawyer proceed.

On the last page of this booklet is a checklist of materials you will want to take with you when you see your lawyer. All of the items may not apply to you, but take those that you have and it will expedite the service to you.

If you do not have a lawyer, the Virginia Lawyer Referral Service, a statewide, nonprofit service of the Virginia State Bar, can refer you to a lawyer in your area for an initial consultation at a nominal cost. The toll-free number for the service is (1-800) 552-7977. Richmond residents should phone 648-4014.

You owe it to yourself and your family to make an appointment for an Annual Legal Checkup. Make it soon.

1

PERSONAL DATA:

Name _____

Address _____

Social Security No. _____

Date of Birth: _____ Place of Birth: _____

Birth Certificate: _____ Marriage Certificate: _____

Citizenship papers if not born in United States: _____

Father's Name: _____ Address: _____

Mother's Name: _____ Address: _____

Name of Spouse: _____

Date of Marriage: _____ Place of Marriage: _____

His or Her Date of Birth: _____	Place of Birth: _____	Birth Certificate: _____
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His or Her Social Security No. _____

If necessary, has change of name been reported to S.S.A.? _____

Children: Names _____

Date of Birth _____

Birth Certificate _____

Marriage Certificate _____

If children adopted, give name of court issuing decree
of adoption and Case No.: _____

Other Dependents: Names and addresses _____

Dates of Birth and Ages _____

Relationship _____

Degree of dependency _____

If previously married: _____

Name of Spouse _____

Date of Marriage _____

Manner of Termination _____

Certificate of Termination _____

Service Record: When Inducted _____

Date and Type of Discharge _____

2 REAL ESTATE:

Description _____

When Acquired: _____ Cost _____ Present Value: _____

Record of Deed _____ Surveyed _____

Title Insurance or Abstract of Title _____

Improvements since Purchase: _____

Encumbrances: _____

Real Estate Purchased or Sold Within past Tax Year: _____

Other Property:

Stocks, bonds, cash, mortgages and other assets (Total Value) _____

Savings accounts, checking accounts _____

Where are Documents Evidencing Ownership Located _____

Location of Check Books and Bank Books _____

3

ESTATE PLAN:

Last Will, Date: _____ Where Prepared: _____

By Whom: _____

Witnesses: _____

Fiduciaries: _____

Guardian of Minor Children: _____

Any Changes Since Last Will (and/or Trust): _____

Family and Other Beneficiaries: _____

Current Financial Statement: _____

What property, if any, is owned by you, your spouse, or by you and your spouse jointly: _____

What obligations do you, your spouse, or you and your spouse jointly owe, and how is the obligation evidenced: _____

4

INSURANCE:

Life Company	Policy No.	Amount
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

INSURANCE (Continued)

Exp. Date

Agent

Claims Pending _____ Nature & Status: _____

**5
TAXES:**

Income Taxes, Federal State and Local _____

Returns kept for _____ years _____

Where located _____

Supporting Evidence _____

Average amount during last five years _____

Where filed during past five years _____

Real Estate Taxes: _____ Water & Sewer Charges: _____

Receipts on Hand _____

Gifts, Dates, Amounts: _____

FICA, Household Employees: _____

No. _____ Full Time _____ Part Time _____

Personal Property Taxes: _____ Other Taxes: _____

6 MISCELLANEOUS:

Are you an Executor, Administrator, Trustee, Guardian, or other Fiduciary?

Give Details: _____

Where valuable papers kept: _____

Safe Deposit Box: _____

Who has access to this box? _____

Give Details: _____

Credit Cards: Issuing Company, Numbers: _____

7 BUSINESS DATA:

Owner: _____

Name, address, and purpose: _____

If fictitious, record thereof: _____

Sole Proprietorship or Partnership: _____

Partnership: _____

Date and Substance of Agreement _____

INSURANCE (Continued)

Beneficiaries

Agent

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Names of Life Insurance companies, number of policies, principal amount of each, beneficiaries named therein, and name of agent who would service policies in event of death or maturity of policy. Include retirement plans. Note special terms such as double indemnity, disability benefits, extended and paid-up insurance, loan and cash surrender values, accrued dividends and maturity date.

Auto Company

Policy No.

Limits

_____	_____	_____
_____	_____	_____
_____	_____	_____

Exp. Date

Endorsements

Agent

_____	_____	_____
_____	_____	_____
_____	_____	_____

Names of automobile insurance companies, policy number of each policy, declaration and coverage limits on each policy, expiration date, endorsements limiting or suspending coverage under special conditions, and names and addresses of agent who would service policy in event of loss.

Personal Liability Insurance:

Company

Policy No.

Limits

_____	_____	_____
_____	_____	_____
_____	_____	_____

INSURANCE (Continued)

Exp. Date	Endorsements	Agent
_____	_____	_____
_____	_____	_____
_____	_____	_____

Hospital and Health Insurance:

Company	Policy No.	Limits
_____	_____	_____
_____	_____	_____

Exp. Date	Group-Class	Agent
_____	_____	_____
_____	_____	_____

Property Insurance:

Company	Policy No.	Limits
_____	_____	_____
_____	_____	_____
_____	_____	_____

Exp. Date	Amount	Agent
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other Insurance:

Company	Policy No.	Description
_____	_____	_____
_____	_____	_____
_____	_____	_____

BUSINESS DATA (Continued)

Provisions as to Rights and Duties upon Dissolution, Death, etc. _____

Does Partner's Will Comply? _____ Provisions for Purchase on Dissolution

Corporation:

Date & State of Corporation: _____

Name and Address of Resident Agent _____

If foreign, record of compliance with local laws: _____

Substance of Articles, By-Laws, Recent Minutes: _____

Directors: _____

Stock Registry: _____

Annual Reports: _____

Types of Stock and Restrictions if any on sales and transfers: _____

Substance of Employees Bonus/Pension System, if any? _____

BUSINESS DATA (Continued)

Corporation (Continued)

Indebtedness of Corporation to Stockholders, if any; Security held if any;
Indebtedness of Stockholders to Corporation, if any; Security held, if any:

Key Man Life or Disability Insurance, if any: _____

Attach Copy of Last Financial Statement _____

**8
GENERAL BUSINESS DATA:**

Are Bulk Sales and Secured Transactions made in accordance with Com-
mercial Code: _____

Copy of Lease for Business Premises; Sub-Lease; Option to Purchase: _____

Title and Other Papers relating to Business Premises: _____

What are Accounting Practices as to Depreciation of Property owned or leased
and/or Improvements: _____

List all Fire and other Casualty Insurance Policies, Amounts, Expiration Dates:

GENERAL BUSINESS DATA (Continued)

Copy of Real Estate Restrictions, Zoning Permits, Variances, etc., special
Mercantile and other necessary Licenses: _____

Copy of Employer/Employee Contracts, Collective Bargaining Agreements:

Miscellaneous, include Special Contracts of any nature, with Employees,
Agents, Brokers, etc. _____

**LIST OF MATERIALS FOR USE IN
ANNUAL LEGAL CHECK-UP**

1. Social Security card.
2. Birth and marriage certificates for client, spouse and children.
3. Any divorce decree.
4. Armed forces discharge papers, disability records and G.I. insurance policy.
5. Abstracts, surveys and deeds to real estate, title policies, zoning use permits or variances, leases, and options.
6. List of expenditures for improvements of real estate, if any.
7. Receipts for Real Estate Taxes, water and sewer rents.
8. Statement of settlement for any sales or purchases of real estate.
9. Will and codicils.
10. All life insurance and casualty policies pertaining to personal affairs or business.
11. All income tax returns, federal and local.
12. Partnership agreements.
13. Documents pertaining to purchase or sale of business assets.
14. Corporate records, particularly stockholders agreements and last financial statement.
15. Other pertinent material.



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